

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Pamela Griffith-Williamson  
Debtor

Case No. 19-01544-MJC  
Chapter 13

District/off: 0314-4  
Date Rcvd: Jan 18, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2023:**

Recip ID	Recipient Name and Address
db	+ Pamela Griffith-Williamson, 136 Kestral Lane, Boalsburg, PA 16827-1744
5185064	+ Cathy Brese, 217 W. Pine St, Boalsburg, PA 16827-1420
5185067	+ Elizabeth Shaw, 110 Fairfield Drive, State College, PA 16801-8249
5185068	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
5185072	+ Julie Florin, 1218 Embassy Drive, Anderson, SC 29625-6119
5185074	+ Mount Nittany Physician, P.O. Box 6005, Hermitage, PA 16148-1005
5185075	+ Mount Nittany Medical, P.O. Box 1259, State College, PA 16804-1259
5185076	+ Pa Dept of Revenue, P.O. Box 280403, Harrisburg, PA 17128-0403
5185077	+ Pediatric Dental Care, 1019 Ghaner Rd, Suite 100, Port Matilda, PA 16870-7236
5185078	Penn State, 308 Shields Bldg, University Par, PA 16802
5185080	+ Recmgmt Srv, 240 Emery Street, Bethlehem, PA 18015-1980
5207948	+ Richard Crider, 109 South Walnut Street, Lewistown, PA 17044-1430
5185081	+ Rick Crider, 109 S. Walnut St, Lewistown, PA 17044-1430
5185082	+ Senior and Assoc, 205 E. Beaver Ave, Suite 6, State College, PA 16801-4903
5195944	+ The Pennsylvania State University, Student Financial Services, 108 Shields Building, University Park, PA 16802-1201
5213212	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5185061	+ EDI: CINGMIDLAND.COM	Jan 18 2023 23:44:00	A T and T, P.O. Box 537104, Atlanta, GA 30353-7104
5185062	+ Email/Text: bankruptcy@rentacenter.com	Jan 18 2023 18:43:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-6191
5185063	EDI: CAPITALONE.COM	Jan 18 2023 23:44:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
5198670	EDI: CAPITALONE.COM	Jan 18 2023 23:44:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5185065	+ Email/Text: nailda@centralcreditaudit.com	Jan 18 2023 18:43:00	Central Credit Audit, 100 N 3rd St, Sunbury, PA 17801-2367
5185066	+ EDI: CCS.COM	Jan 18 2023 23:44:00	Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
5185069	Email/Text: bankruptcy@glsllc.com	Jan 18 2023 18:43:00	Global Lending Service, 1200 Brookfield Blvd Ste, Greenville, SC 29607
5209848	Email/Text: bankruptcy@glsllc.com	Jan 18 2023 18:43:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
5185070	+ EDI: IRS.COM	Jan 18 2023 23:44:00	IRS, P.O. Box 7356, Philadelphia, PA 19101-7356
5185071	EDI: JEFFERSONCAP.COM	Jan 18 2023 23:44:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
5202246	EDI: JEFFERSONCAP.COM		

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5193397	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 18 2023 23:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5185073	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 18 2023 18:45:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5185079	+ Email/Text: BKMailbox@QVC.com	Jan 18 2023 18:45:13	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5208874	EDI: AIS.COM	Jan 18 2023 18:43:00	QVC, 1200 Wilson Drive, West Chester, PA 19380-4262
		Jan 18 2023 23:44:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Global Lending Services LLC bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	Pamela Griffith–Williamson	Social Security number or ITIN xxx-xx-4317
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: 4:19-bk-01544-MJC		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela Griffith–Williamson

**By the  
court:**1/18/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**